

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

5 Valuation of Security 1 Assumption of Executory Contract or Unexpired Lease 5 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-11040  
Valerie L. Yorker Judge: MBK

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: June 6, 2018  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/SW

Initial Debtor: /s/ VLY

Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 758.00 per month to the Chapter 13 Trustee, starting on July 1, 2018 for approximately 55 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☒ Loan modification with respect to mortgage encumbering property:

Description: 316 Park Ave. Hightstown, 1013 Aspen Dr. Plainsboro, NJ, & 15 Woodland Ave. Ewing, NJ

Proposed date for completion: July 2018

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,960.00+800.00
DOMESTIC SUPPORT OBLIGATION	Child Support	notice only
Internal Revenue Service	taxes	\$4,186.75
State of New Jersey	taxes	\$906.12

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Please see attached addendum							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

-1st mortgage held with SPS on property located at: 316 Park Ave. Hightstown, NJ 08520 -debtor to pursue loan modification outside of bankruptcy - to be completed by July 2018  
-1st mortgage held with EverBank on property located at: 1013 Aspen Dr. Plainsboro, NJ 08536 -debtor to pursue loan modification outside of bankruptcy- to be completed by July 2018  
-1st mortgage held with Cenlar on property located at: 15 Woodland Ave. Ewing, NJ 08638 -debtor to pursue loan modification outside of bankruptcy- to be completed by July 2018

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan
IRS	Taxes	\$15,504.00
State of New Jersey	Taxes	\$1,558.71
Aspen at Princeton Meadows	1013 Aspen Dr. Plainsboro, NJ 08536	\$12,500.00

**Part 5: Unsecured Claims** ☒ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0.00 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Pulic Storage	None	Storage Unit	To be assumed	\$167.00

**Part 7: Motions** ☐ NONE

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Please see attached addendum						

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: June 6, 2018.

Explain below **why** the plan is being modified:  
Please see attached addendum

Explain below **how** the plan is being modified:  
Please see attached addendum

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: June 6, 2018

/s/Seymour Wasserstrum  
Attorney for the Debtor

Date: June 6, 2018

/s/ Valerie L. Yorker  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: June 6, 2018

/s/Seymour Wasserstrum  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: June 6, 2018

/s/ Valerie L. Yorker  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Valerie L. Yorker  
DebtorCase No. 18-11040-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 56

Date Rcvd: Jun 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2018.

db +Valerie L. Yorker, 316 Park. Ave., Hightstown, NJ 08520-4126  
cr +HSBC Bank USA, National Association as Trustee for, 301 West Bay Street,  
Jacksonville, NJ 32202-5184

517283393 +Arrowood Indemnity Company, 55 Harrison Road Suite 203, Glen Rock, NJ 07452-3303  
517283394 Aspen at Princeton Meadows, 743-1115 Aspen Dr, Plainsboro, NJ 08536  
517283397 +Bloomington's, PO Box 8053, Mason, OH 45040-8053  
517283401 +Capital One Bank, PO Box 12907, Norfolk, VA 23541-0907  
517283402 +Cenlar, PO Box 77404, Trenton, NJ 08628-6404  
517378392 Emergency Physicians Services of NJ, PA, PO Box 1123, Minneapolis MN 55440-1123  
517283404 +Everbank, PO Box 2167, 216 Haddon Ave Ste 303, Jacksonville, FL 32232-0004  
517283405 +Everbank, PO Box 2167, Jacksonville, FL 32232-0004  
517420999 +HSBC BANK USA, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  
517422728 +HSBC Bank USA, National Association, c/o TIAA, FSB d/b/a Everbank, 301 West Bay Street,  
Jacksonville, FL 32202-5184

517283407 +Hightstown Borough, 156 Bank St., Hightstown, NJ 08520-3728  
517283409 Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081  
517283411 +Lawrence Day School, 510 Lawrence Square Blvd S, Lawrence Township, NJ 08648-2674  
517283412 +Lease And Rental, 45 Haverhill St, Andover, MA 01810-1499  
517283413 +Macys, PO Box 8053, Mason, OH 45040-8053  
517464237 Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio,  
PO BOX 16408, St. Paul, MN 55116-0408

517283414 +New Century Financial Services, 7 Entin Road, C/O Pressler And Pressler LLP,  
Parsippany, NJ 07054-5020  
517283416 +New Century Financial Services, Inc., 7 Entin Rd, Attn: Pressler And Pressler, LLP,  
Parsippany, NJ 07054-5020  
517283415 New Century Financial Services, Inc., 7 Entin Road, Attn Pressler And Pressler,  
Parsippany, NJ 07054-5020  
517283417 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,  
Trenton, NJ 08625-0112

517471959 Petro Inc, c/o, Mullooly, Jeffrey, Rooney & Flynn LLP, 6851 Jericho Turnpike,  
P.O. Box 9036, Syosset, New York 11791-9036  
517283419 +Petro Inc, 6851 Jericho Turnpike, Suite 220, Syosset, NY 11791-4449  
517471957 Petro Inc c/o, Mullooly, Jeffrey, Rooney & Flynn LLP, 6851 Jericho Turnpike, PO Box 9036,  
Syosset, NY 11791-9036

517283422 +Public Storage, 2629 Brunswick Ave, Lawrence Township, NJ 08648-4104  
517283425 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State Of New Jersey, P.O. Box 245,  
Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)

517283424 +Slomins, PO Box 505, Caldwell, NJ 07007-0505  
517283426 +Suez Water, 31 Maple Ave, Plainsboro, NJ 08536-2531  
517416005 +TERI Loan Holdings, LLC, Boston Portfolio Advisors as Authorized,  
600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662

517411978 +TIAA, FSB, d/b/a EverBank, 301 W. Bay Street, Jacksonville, NJ 32202-5184  
517283427 +University Medical Center of Princeton, 1 Plainsboro Rd, Plainsboro, NJ 08536-1913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2018 00:35:55 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregon03.ne.ecf@usdoj.gov Jun 07 2018 00:35:52 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235517283384 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 07 2018 00:49:04 American InfoSource,  
c/o Tmobile, PO Box 248848, Oklahoma City, OK 73124-8848517283390 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 07 2018 00:49:40 American Infosource,  
PO Box 268941, Oklahoma City, OK 73126-8941517283386 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 07 2018 00:49:04 American Infosource,  
PO Box 269093, Oklahoma City, OK 73126-9093517283395 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jun 07 2018 00:35:48 Asset Acceptance,  
Po Box 2036, Warren, MI 48090-2036517283398 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 07 2018 00:31:41 Capital One Bank,  
PO Box 71083, Charlotte, NC 28272-1083517283403 E-mail/Text: mrdiscen@discover.com Jun 07 2018 00:34:40 Discover Bank, PO Box 3025,  
New Albany, OH 43054-3025517344215 E-mail/Text: cio.bncmail@irs.gov Jun 07 2018 00:34:59 IRS, POB 7346,  
Philadelphia, PA 19101-7346517415564 E-mail/PDF: resurgentbknofications@resurgent.com Jun 07 2018 00:32:48  
LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675,  
Greenville, SC 29603-0675517336040 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 07 2018 00:35:51  
Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036,  
Warren MI 48090-2036517283421 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 07 2018 00:31:33  
Portfolio Recovery, PO Box 41067, Norfolk, VA 23541

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 56

Date Rcvd: Jun 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517283420 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 07 2018 00:31:34  
Portfolio Recovery, c/o MBNA, PO Box 41067, Norfolk, VA 23541  
517366821 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 07 2018 00:32:37  
Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541  
517415568 E-mail/PDF: resurgentbknofications@resurgent.com Jun 07 2018 00:48:26  
PYOD LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675  
517412476 E-mail/PDF: resurgentbknofications@resurgent.com Jun 07 2018 00:32:51 PYOD, LLC,  
c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675  
517405945 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 07 2018 00:32:50  
PYOD, LLC its successors and assigns as assignee, of Arrow Financial Services, LLC,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
517406220 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 07 2018 00:32:50  
PYOD, LLC its successors and assigns as assignee, of North Star Capital Acquisition LLC,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
517283418 E-mail/Text: ebn@vativrecovery.com Jun 07 2018 00:35:15 Palisades Collections,  
PO Box 40728, Houston, TX 77240-0728  
517325943 E-mail/Text: ebn@vativrecovery.com Jun 07 2018 00:35:15 Palisades Collections, LLC,  
VATIV RECOVERY SOLUTIONS LLC, dba SMC, As agent for Palisades Collections, LLC,  
P.O. Box 40728, Houston, TX 77240-0728  
517283423 +E-mail/Text: jennifer.chacon@sp servicing.com Jun 07 2018 00:37:12  
Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250  
517298117 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 07 2018 00:49:40 T Mobile/T-Mobile USA Inc,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517392879 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 07 2018 00:48:28 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517419460 E-mail/Text: jennifer.chacon@sp servicing.com Jun 07 2018 00:37:12  
Wells Fargo Bank, N.A., as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
Salt Lake City, UT 84165-0250

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517283385\* American InfoSource, c/o Tmobile, PO Box 248848, Oklahoma City, OK 73124-8848  
517283391\* +American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941  
517283392\* +American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941  
517283387\* +American Infosource, PO Box 269093, Oklahoma City, OK 73126-9093  
517283388\* +American Infosource, PO Box 269093, Oklahoma City, OK 73126-9093  
517283389\* +American Infosource, PO Box 269093, Oklahoma City, OK 73126-9093  
517283396\* Asset Acceptance, PO Box 2036, Warren, MI 48090-2036  
517283399\* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
517283400\* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
517283406\* +Everbank, PO Box 2167, Jacksonville, FL 32232-0004  
517283410\* Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081  
517283408\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
517471958\* Petro Inc - c/o, Mullooly, Jeffrey, Rooney & Flynn LLP, 6851 Jericho Turnpike,  
PO Box 9036, Syosset, NY 11791-9036  
517442801\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
517283428 ##+Wilshire Credit Corporation, PO Box 8517, Portland, OR 97207-8517

TOTALS: 0, \* 14, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 08, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 56

Date Rcvd: Jun 06, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Alexandra T. Garcia on behalf of Creditor HSBC Bank USA, National Association as Trustee for Homestar Mortgage Acceptance Corp., Asset-Backed Pass Through Certificates, Series 2004-6 NJECFMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com  
Andrew M. Lubin on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, on behalf of the registered holders of First Franklin Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2004-FF6 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for Homestar Mortgage Acceptance Corp., Asset-Backed Pass Through Certificates, Series 2004-6 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Melissa S DiCerbo on behalf of Creditor HSBC Bank USA, National Association as Trustee for Homestar Mortgage Acceptance Corp., Asset-Backed Pass Through Certificates, Series 2004-6 nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor HSBC BANK USA AS TRUSTEE FOR HMAR 2004-5 rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor HSBC Bank USA, National Association as Trustee for Homestar Mortgage Acceptance Corp., Asset-Backed Pass Through Certificates, Series 2004-6 dnj@pbslaw.org  
Seymour Wasserstrum on behalf of Debtor Valerie L. Yorker mylawyer7@aol.com, ecf@seymourlaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9